

In re:
Randall K. Delp
Julie M. Delp
Debtors

Case No. 18-11038-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 09, 2024

User: admin
Form ID: 3180W

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Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Randall K. Delp, Julie M. Delp, 1026 Jefferson St., Red Hill, PA 18076-1318
14057058	IRS, US Dept of the Treasury, Philadelphia, PA 19100
14057059	+ Jefferson Associates, 3 Coral St, Edison, NJ 08837-3242

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 10 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14096154	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 10 2024 00:22:25	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14085576	Email/PDF: bncnotices@becket-lee.com	Aug 10 2024 00:21:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14058668	+ Email/Text: bankruptcy@cavps.com	Aug 10 2024 00:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14711508	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 10 2024 00:17:00	DEUTSCHE BANK TRUST COMPANY AMERICAS, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14079856	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 10 2024 00:17:00	Deutsche Bank Trust Company Americas, as trustee, c/o Nationstar Mortgage dba Mr. Cooper, Attn: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14068377	EDI: DISCOVER	Aug 10 2024 04:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14088972	+ Email/Text: ECMCBKNotices@ecmc.org	Aug 10 2024 00:17:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14825423	Email/Text: ECMCBKNotices@ecmc.org	Aug 10 2024 00:17:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14059670	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Aug 10 2024 00:18:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14089117	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2024 00:17:00	PNC Bank, National Association, c/o Michael Sally, 300 Fifth Avenue, Mail Stop: PT-PTWR-18-1, Pittsburgh, PA 15222
14073830	EDI: PRA.COM	Aug 10 2024 04:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14063121	EDI: PENNDEPTREV	Aug 10 2024 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA

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14063121	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2024 00:17:00	17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14491882	Email/Text: nsm_bk_notices@mrcooper.com	Aug 10 2024 00:17:00	Rushmore Loan Management Services, LLC, P.O. Box 52708, Irvine, CA 92619-2708

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Deutsche Bank Trust Company Americas amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 amps@manleydeas.com
DANIEL P. JONES	on behalf of Creditor Rushmore Loan Management Services LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 bkgroup@kmlawgroup.com
JENNIFER L. MALESKI	on behalf of Creditor PNC BANK N.A. jmaleski@dilworthlaw.com, mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
JENNIFER L. MALESKI	on behalf of Defendant PNC Bank N.A. jmaleski@dilworthlaw.com, mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
KARINA VELTER	on behalf of Creditor Deutsche Bank Trust Company Americas karina.velter@powerskirm.com bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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KEVIN M. BUTTERY

on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 cdigianantonio@rascrane.com

KEVIN W. LYNCH

on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 kwlynch@comcast.net

LEROY W. ETHERIDGE, JR.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS mimcgowan@raslg.com

MICHELLE L. MCGOWAN

on behalf of Creditor Deutsche Bank National Trust Company Americas as Trustee for Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QO1 mimcgowan@raslg.com

PAUL H. YOUNG

on behalf of Debtor Randall K. Delp support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Plaintiff Randall K. Delp support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Joint Debtor Julie M. Delp support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Plaintiff Julie M. Delp support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

Information to identify the case:

Debtor 1

Randall K. Delp

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5029

EIN --

Debtor 2

Julie M. Delp

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7850

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 18-11038-pmm

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Randall K. Delp
aka Randy Delp

Julie M. Delp

8/8/24**By the court:** Patricia M. Mayer
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.